

REMARKS

Applicants reply to the Office Action mailed on May 3, 2006. Claims 1-17 were pending and the Examiner rejects claims 1-17. In reply, Applicants amend claims 1, 16, 18, and 20 and address the Examiner's remarks. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

Applicants respectfully assert that the subject matter of the various claims was commonly owned at the time the inventions covered therein were made and therefore, Applicants have complied with 37 C.F.R. § 1.56.

35 U.S.C. § 112 REJECTIONS

Claim 20 stands rejected as not being enabled regarding the limitation of different users. Applicants respectfully assert that amendment to claim 20 renders this rejection moot.

Claims 1-16 and 18-20 stand rejected as being indefinite regarding the limitation "a preset transaction limitation independent of any limitation associated with said account." The preset transaction limitations provide levels of security in certain purchases, other than the maximum limit placed on the financial account itself. Nonetheless, Applicants have removed this limitation from claim 1 without prejudice to filing one or more claims with similar subject matter.

Accordingly, Applicants request that the rejections of claims 1-16 and 18-20 under 35 U.S.C. § 112 be withdrawn.

35 U.S.C. § 103 REJECTIONS

Claims 1-7 and 9-15 stand rejected under 35 U.S.C. § 103 (a) as being unpatentable over Black, U.S. Pub. No. 2005/0122209 ("Black") in view of Baer, U.S. Pub. No. 2005/0098621 ("Baer"). Claims 8, 9, 16, 18, and 21 stand rejected over Black/Baer in view of de Sylva, U.S. Pub. No. 2005/0098621 ("de Sylva"). Claims 8, 9, 16, 18, and 21 stand rejected over Black/Baer in view of Moebis, U.S. Pub. No. 2005/0065872 ("Moebis"). Applicants respectfully traverse.

Applicants' amendment to independent claim 1 renders this rejection moot. While Black, Baer, de Sylva and Moebis disclose various biometrics technologies useful in transactions, neither Black, Baer, de Sylva, Moebis, nor any combination thereof, disclose or suggest a method

including at least “associating said data packet with at least one of a partner file structure and a common file structure stored on a smartcard having an integrated circuit device comprising a common application and a second application, said second application being configured to store travel-related information associated with a cardholder; said second application comprising said common file structure and said partner file structure, wherein said partner file structure provides write access to a field within said partner file structure for a first partnering organization and denies write access to said field for a second partnering organization, and said common file structure provides write access for said first partnering organization and said second partnering organization to a file in said common file structure,” as recited in amended claim 1.

Accordingly, Applicants assert that claim 1 is patentable over the cited references. Claims 2-16 and 18-21 variously depend from claim 1 and contain all of the elements thereof, so Applicants assert that claims 2-16 and 18-21 are differentiated from the cited references at least for the same reasons as set forth above, in addition to their own respective features. Accordingly, Applicants respectfully request withdrawal of the rejection of claims 1-16 and 18-21.

CONCLUSION

Applicants respectfully submit that the pending claims (20 total, 1 independent) are in condition for allowance. Reconsideration of the application is thus requested. **The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. 19-2814.** Applicants invite the Examiner to telephone the undersigned if the Examiner has any questions regarding this Reply or the application in general.

Respectfully submitted,

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